



PATENT  
Customer No. 22,852  
Attorney Docket No. 09282.0048-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Andreas MAU	)	Group Art Unit: 3626
	)	
Application No.: 10/619,748	)	Examiner: Martin A. Gottschalk
	)	
Filed: July 15, 2003	)	
	)	
For: REAL-TIME BENEFITS SERVICE	)	Confirmation No.: 7407
MARKETPLACE	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In reply to the Office Action mailed March 31, 2005, the period for response being extended by two months (2) by the Petition for Extension of Time enclosed herewith, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment sections of this paper.